

***Law Offices  
of  
Shapiro & Burson, LLP***

Date: January 5, 2012

STEPHEN CARLSON  
708 QUEEN ELIZABETH DRIVE  
Virginia Beach, VA 23452

Re: FHA Case No. 541-6293094/703  
Wells Fargo Bank, NA Loan No. 8991460  
FHA Servicer ID No.  
Our File No. 11-220049V  
Property Address: 708 QUEEN ELIZABETH DRIVE, Virginia Beach, VA 23452

AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA. ESTE ES UN AVISO MUY IMPORTANTE. SI NO ENTIENDE EL CONTENIDO, OBTENGA UN TRADUCCION IMMEDIATAMENTE. SI USTED NO RESPONDE DENTRO DE VIENTE (20) DIAS PUEDE SER QUE LO HAGAN MUDAR DE LA CASA O APARTAMENTO EN DONDE VIVE.

Dear Occupant:

The mortgage for the property in which you are living is about to be foreclosed (sometimes referred to as repossessed). We expect that ownership of the property will be transferred to GOVERNMENT LOAN SECURITIZATION TRUST 2011-FV1 probably within the next 60 to 90 days. Shortly thereafter, it is probable that ownership will be transferred to the Secretary of Housing and Urban Development (HUD).

HUD generally requires that there be no one living in properties for which it accepts ownership unless certain conditions are met. We have enclosed a copy of those conditions as Attachment 1. These conditions should be read carefully to help you decide whether you wish to apply to continue living in the house.

If you wish to submit a request to continue to live in this property after HUD becomes owner, your written request must be received by HUD within 20 days of the date of this letter. Oral requests are not permitted. We recommend that you use the enclosed Attachment 2, "Request for Occupied Conveyance", in making your request as it gives HUD information it needs to make its decision. If you have additional information which you wish to include with your request, you may write it on the second page of the form or on additional pages which can be attached to the form. Also, please fill out boxes 1, 7 and 8 of the enclosed Attachment 3, "Request for Verification of Employment", and send it to HUD with your request. Your request must be sent to the Chief Property Officer at the following address:

Department of Housing and Urban Development  
Michaelson, Connor & Boul  
4400 Will Rogers Pky  
Suite 300  
Oklahoma City, OK 73108-1837

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.  
236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462  
(757) 687-8777 Facsimile: (847) 493-7297**

Exhibit 2

If you believe that you can meet the condition for a temporary, permanent, or long-term illness or injury (See Item 1(d) in Attachment 1, "Conditions for Continued Occupancy"), you should say so in your request and include documentation supporting your claim. This documentation must include an estimate of the time you could be moved without severely aggravating the illness or injury, and a statement by a State certified physician establishing the validity of your claim.

If HUD approves your request to remain in the property, it will only be for a temporary period. See Attachment 4, "Temporary Nature of Continued Occupancy."

If HUD denies your request, you will be given an opportunity to ask that the denial be reconsidered and to furnish information relating to the reasons for the request being denied.

If HUD does not in fact become owner of this property, any decision it may make with respect to your continued occupancy will no longer apply.

If you have any questions concerning this notice, please contact the Chief Property Officer at the HUD Field Office shown previously.

#### IMPORTANT NOTICE

YOU MUST REPLY TO THE HUD FIELD OFFICE IN WRITING WITHIN 20 DAYS OF THE DATE ON THIS LETTER OR YOU WILL BE REQUIRED TO MOVE FROM THE PROPERTY BEFORE HUD BECOMES OWNER OF THE PROPERTY.

NOTICE IN ACCORDANCE WITH THE FAIR DEBT COLLECTION PRACTICES ACT, (the Act),  
15 U.S.C. SECTION 1601 AS AMENDED

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

Written disputes and requests should be addressed to SHAPIRO & BURSON, LLP, 236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462, ATTN: FDCPA, facsimile number (757) 687-8810.

Sincerely,

Catherine West

Attachments

pc: HUD - FHA CASE NUMBER: 541-6293094/703

Wells Fargo Bank, NA Loan Number 8991460

Estimated Sale Date: est. March 7, 2012

Estimated Clear Title Date: March 7, 2012

Original Mortgagors or Owners: STEPHEN CARLSON AND SUSAN F. CARLSON

Property Address: 708 QUEEN ELIZABETH DRIVE, Virginia Beach, VA 23452

(Attachment No. 1 to Mortgagee's Notice of Pending Acquisition)

#### CONDITIONS FOR CONTINUED OCCUPANCY

The following conditions must be met before HUD can approve the occupied conveyance of an acquired property.

1. One or more of the following must be met:
  - (a) Your occupancy is necessary to protect it from vandalism.
  - (b) The average time in inventory for HUD's unsold inventory in the residential area in which the property is located exceeds six months.
  - (c) With respect to two-to-four-unit properties, the marketability of the property would be improved by your continuing in occupancy.
  - (d) An individual residing in the property suffers from a temporary, permanent, or long-term illness or injury that would be aggravated by the process of moving from the property.
2. The house must be habitable (except for approval under condition 1(d)).
3. You must have been living in the house at least 90 days prior to the date the lender acquires title to the house (except for approval under condition 1(d)).
4. You must agree to sign a month-to-month lease at fair market rental on a form prescribed by HUD at the time HUD acquires the house.
5. You must have the financial ability to make the monthly rental payments under the terms of the lease.
6. You must agree to pay one month's advance rent when you sign the lease (except for approval under condition 1(d)).
7. You must allow access to the property during normal business hours.
  - (a) by HUD representatives for a physical inspection of the property, with two days notice.
  - (b) by HUD contractors doing repairs, with two days notice
  - (c) by real estate brokers and their clients.
8. You must disclose and verify the Social Security numbers of all family members six years of age and older.

Public reporting burden for this collection of information is estimated to average 0.25 hours per mortgagee and 0.5 hours per occupant, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. **Privacy Act Statement:** The Department of Housing and Urban Development (HUD) is authorized to collect this information by 24 CFR 203.675 (b)(3). Section 165 of the Housing and Community Development Act of 1987, 42 U.S.C. 3543, requires persons applying for assistance under HUD programs to furnish his or her Social Security Number (SSN). The information will enable HUD to determine whether you qualify as a tenant, to maintain tenant rental accounts, and will provide the basis for facilitating the management and administration of the property disposition program. The information will be released to the local real estate broker who manages the property to facilitate property management. The information may be used to facilitate collection of overdue rents and may be released to collection agencies, consumer reporting and commercial credit agencies, and attorneys hired by the Department. It may also be released to appropriate Federal, State, and local agencies to facilitate collection of rent and, when relevant, to civil, criminal, or regulatory investigations or prosecutions. The information will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. You must provide all of the information requested, including all SSNs you and all other household members age six (6) years of age and older, have and use. Giving the SSNs of all family members 6 years of age and older is **mandatory**; failure to provide the SSNs will affect your eligibility in the program. Failure to provide the requested information may result in a delay or rejection of your request to remain as an occupant.

**This form must be completed by the Occupant(s).** When completed, send to the local HUD Office Manager, Attention: Chief Property Officer

Property Address:	Unit No.:
-------------------	-----------

City, State & Zip Code:
-------------------------

Name of Mortgage Company (Lender):	Mortgage Loan No.:	FHA Case No.:
------------------------------------	--------------------	---------------

Dear Sir:

I(We) desire to continue in occupancy as a tenant of this property if acquired by HUD. I(We) have lived in this property since \_\_\_\_\_ (please insert date). I(We) will sign a month-to-month lease and pay one month's rent within 15 days of the lease being presented to me(us). I(We) believe that I(we) can afford to make monthly rental payments. In my(our) opinion, this property, in its present condition is structurally sound, free from health and safety hazards, and is otherwise habitable.

You may contact me(us) for arranging a convenient time for HUD's required inspection at the following telephone number \_\_\_\_\_ or my(our) representative at \_\_\_\_\_.

(HUD must be able to make contact during normal working hours.)

I(We) understand that HUD's approval of my(our) request will, in part, be based on my(our) ability to make monthly rental payments. To assist HUD in making its determination, I(we) submit the following information concerning my(our) income:

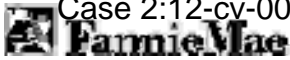
Occupant's Name :	Occupation :	Social Security No.	Gross Pay Per Month \$
Employer's Name and Address :			Employer's Telephone No.
Spouse's Name :	Occupation:	Social Security No.	Gross Pay Per Month \$
Employer's Name and Address :			Employer's Telephone No.

Names and Social Security Nos. of all Other Household Members 6yrs. Or older:
---

Other Family Income (explain):	Other Sources of Income (if any):
--------------------------------	-----------------------------------

Obligations (list all obligations including car loans, installment payments, and credit cards)			
Creditor's Name	Address (include city, State & zip code):	Present Balance	Monthly Payment
		\$	\$

You have my(our) permission to contact any of the above for verification purposes.		
Occupant's Signature :	Spouse's Signature :	Date :
X	X	



# Request for Verification of Employment

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

**Instructions:** **Lender** – Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.  
**Employer** – Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.  
**The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.**

## Part I – Request

1. To (Name and address of employer)	2. From (Name and address of lender)
--------------------------------------	--------------------------------------

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional)
------------------------	----------	---------	-------------------------------

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number)	8. Signature of Applicant
---	---------------------------

## Part II – Verification of Present Employment

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
-----------------------------------	----------------------	---

12A. Current <b>Gross</b> Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) \$ _____ <input type="checkbox"/> Weekly	13. For Military Personnel Only Pay Grade _____ Type _____ Monthly Amount _____ Base Pay \$ _____	14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No				
12B. <b>Gross</b> Earnings						
Type	Year to Date	Past Year 19__	Past Year 19__	Rations	\$	15. If paid hourly – average hours per week _____  16. Date of applicant's next pay increase _____  17. Projected amount of next pay increase _____  18. Date of applicant's last pay increase _____  19. Amount of last pay increase _____
Base Pay	Thru ____ 19__	\$	\$	Flight or Hazzard	\$	
Overtime	\$	\$	\$	Clothing	\$	
Commissions	\$	\$	\$	Quarters	\$	
Bonus	\$	\$	\$	Pro Pay	\$	
Total	\$	\$	\$	Overseas or Combat	\$	
				Variable Housing Allowance	\$	

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

## Part III – Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week) Base _____ Overtime _____ Commissions _____ Bonus _____
22. Date Terminated	
24. Reason for Leaving	25. Position Held

**Part IV – Authorized Signature** - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or The HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	

(Attachment No. 4 to Mortgagee's Notice of Pending Acquisition)

#### TEMPORARY NATURE OF CONTINUED OCCUPANCY

This is to advise you that occupancy of HUD-owned property is not permanent but is only temporary in all cases and is subject to termination to facilitate preparing the property for sale and completing its sale. Temporary means that your lease arrangement with HUD is subject to termination at the convenience of the government upon 30 day's notice. You should not view your living in the property as a permanent or long-term arrangement. It is HUD's policy to ask you to vacate the property and, if necessary, take appropriate eviction action for the following causes:

1. Failure to execute the lease
2. Failure to pay the required rent, including the initial payment at the time of execution of the lease.
3. Failure to comply with the terms of the lease.
4. Failure to allow access to the property to accomplish necessary repairs, inspect the property, or allow real estate brokers to show the property to a prospective purchaser.
5. Preparation of the property for sale.
6. Assignment of the property by the Field Office to a different use or program.

*Law Offices  
of  
Shapiro & Burson, LLP*

Date: January 5, 2012

SUSAN F. CARLSON  
708 QUEEN ELIZABETH DRIVE  
Virginia Beach, VA 23452

Re: FHA Case No. 541-6293094/703  
Wells Fargo Bank, NA Loan No. 8991460  
FHA Servicer ID No.  
Our File No. 11-220049V  
Property Address: 708 QUEEN ELIZABETH DRIVE, Virginia Beach, VA 23452

AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA. ESTE ES UN AVISO MUY IMPORTANTE. SI NO ENTIENDE EL CONTENIDO, OBTENGA UN TRADUCCION IMMEDIATAMENTE. SI USTED NO RESPONDE DENTRO DE VIENTE (20) DIAS PUEDE SER QUE LO HAGAN MUDAR DE LA CASA O APARTAMENTO EN DONDE VIVE.

Dear Occupant:

The mortgage for the property in which you are living is about to be foreclosed (sometimes referred to as repossessed). We expect that ownership of the property will be transferred to GOVERNMENT LOAN SECURITIZATION TRUST 2011-FV1 probably within the next 60 to 90 days. Shortly thereafter, it is probable that ownership will be transferred to the Secretary of Housing and Urban Development (HUD).

HUD generally requires that there be no one living in properties for which it accepts ownership unless certain conditions are met. We have enclosed a copy of those conditions as Attachment 1. These conditions should be read carefully to help you decide whether you wish to apply to continue living in the house.

If you wish to submit a request to continue to live in this property after HUD becomes owner, your written request must be received by HUD within 20 days of the date of this letter. Oral requests are not permitted. We recommend that you use the enclosed Attachment 2, "Request for Occupied Conveyance", in making your request as it gives HUD information it needs to make its decision. If you have additional information which you wish to include with your request, you may write it on the second page of the form or on additional pages which can be attached to the form. Also, please fill out boxes 1, 7 and 8 of the enclosed Attachment 3, "Request for Verification of Employment", and send it to HUD with your request. Your request must be sent to the Chief Property Officer at the following address:

Department of Housing and Urban Development  
Michaelson, Connor & Boul  
4400 Will Rogers Pky  
Suite 300  
Oklahoma City, OK 73108-1837

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**  
**236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462**  
**(757) 687-8777 Facsimile: (847) 493-7297**

If you believe that you can meet the condition for a temporary, permanent, or long-term illness or injury (See Item 1(d) in Attachment 1, "Conditions for Continued Occupancy"), you should say so in your request and include documentation supporting your claim. This documentation must include an estimate of the time you could be moved without severely aggravating the illness or injury, and a statement by a State certified physician establishing the validity of your claim.

If HUD approves your request to remain in the property, it will only be for a temporary period. See Attachment 4, "Temporary Nature of Continued Occupancy."

If HUD denies your request, you will be given an opportunity to ask that the denial be reconsidered and to furnish information relating to the reasons for the request being denied.

If HUD does not in fact become owner of this property, any decision it may make with respect to your continued occupancy will no longer apply.

If you have any questions concerning this notice, please contact the Chief Property Officer at the HUD Field Office shown previously.

#### IMPORTANT NOTICE

YOU MUST REPLY TO THE HUD FIELD OFFICE IN WRITING WITHIN 20 DAYS OF THE DATE ON THIS LETTER OR YOU WILL BE REQUIRED TO MOVE FROM THE PROPERTY BEFORE HUD BECOMES OWNER OF THE PROPERTY.

NOTICE IN ACCORDANCE WITH THE FAIR DEBT COLLECTION PRACTICES ACT, (the Act),  
15 U.S.C. SECTION 1601 AS AMENDED

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

Written disputes and requests should be addressed to SHAPIRO & BURSON, LLP, 236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462, ATTN: FDCPA, facsimile number (757) 687-8810.

Sincerely,

Catherine West

Attachments

pc: HUD - FHA CASE NUMBER: 541-6293094/703

Wells Fargo Bank, NA Loan Number 8991460

Estimated Sale Date: est. March 7, 2012

Estimated Clear Title Date: March 7, 2012

Original Mortgagors or Owners: STEPHEN CARLSON AND SUSAN F. CARLSON

Property Address: 708 QUEEN ELIZABETH DRIVE, Virginia Beach, VA 23452



(Attachment No. 1 to Mortgagee's Notice of Pending Acquisition)

#### CONDITIONS FOR CONTINUED OCCUPANCY

The following conditions must be met before HUD can approve the occupied conveyance of an acquired property.

1. One or more of the following must be met:
  - (a) Your occupancy is necessary to protect it from vandalism.
  - (b) The average time in inventory for HUD's unsold inventory in the residential area in which the property is located exceeds six months.
  - (c) With respect to two-to-four-unit properties, the marketability of the property would be improved by your continuing in occupancy.
  - (d) An individual residing in the property suffers from a temporary, permanent, or long-term illness or injury that would be aggravated by the process of moving from the property.
2. The house must be habitable (except for approval under condition 1(d)).
3. You must have been living in the house at least 90 days prior to the date the lender acquires title to the house (except for approval under condition 1(d)).
4. You must agree to sign a month-to-month lease at fair market rental on a form prescribed by HUD at the time HUD acquires the house.
5. You must have the financial ability to make the monthly rental payments under the terms of the lease.
6. You must agree to pay one month's advance rent when you sign the lease (except for approval under condition 1(d)).
7. You must allow access to the property during normal business hours.
  - (a) by HUD representatives for a physical inspection of the property, with two days notice.
  - (b) by HUD contractors doing repairs, with two days notice
  - (c) by real estate brokers and their clients.
8. You must disclose and verify the Social Security numbers of all family members six years of age and older.

Public reporting burden for this collection of information is estimated to average 0.25 hours per mortgagee and 0.5 hours per occupant, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. **Privacy Act Statement:** The Department of Housing and Urban Development (HUD) is authorized to collect this information by 24 CFR 203.675 (b)(3). Section 165 of the Housing and Community Development Act of 1987, 42 U.S.C. 3543, requires persons applying for assistance under HUD programs to furnish his or her Social Security Number (SSN). The information will enable HUD to determine whether you qualify as a tenant, to maintain tenant rental accounts, and will provide the basis for facilitating the management and administration of the property disposition program. The information will be released to the local real estate broker who manages the property to facilitate property management. The information may be used to facilitate collection of overdue rents and may be released to collection agencies, consumer reporting and commercial credit agencies, and attorneys hired by the Department. It may also be released to appropriate Federal, State, and local agencies to facilitate collection of rent and, when relevant, to civil, criminal, or regulatory investigations or prosecutions. The information will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. You must provide all of the information requested, including all SSNs you and all other household members age six (6) years of age and older, have and use. Giving the SSNs of all family members 6 years of age and older is **mandatory**; failure to provide the SSNs will affect your eligibility in the program. Failure to provide the requested information may result in a delay or rejection of your request to remain as an occupant.

**This form must be completed by the Occupant(s).** When completed, send to the local HUD Office Manager, Attention: Chief Property Officer

Property Address:		Unit No.:
City, State & Zip Code:		
Name of Mortgage Company (Lender):	Mortgage Loan No.:	FHA Case No.:

Dear Sir:

I(We) desire to continue in occupancy as a tenant of this property if acquired by HUD. I(We) have lived in this property since \_\_\_\_\_ (please insert date). I(We) will sign a month-to-month lease and pay one month's rent within 15 days of the lease being presented to me(us). I(We) believe that I(we) can afford to make monthly rental payments. In my(our) opinion, this property, in its present condition is structurally sound, free from health and safety hazards, and is otherwise habitable.

You may contact me(us) for arranging a convenient time for HUD's required inspection at the following telephone number \_\_\_\_\_ or my(our) representative at \_\_\_\_\_.

(HUD must be able to make contact during normal working hours.)

I(We) understand that HUD's approval of my(our) request will, in part, be based on my(our) ability to make monthly rental payments. To assist HUD in making its determination, I(we) submit the following information concerning my(our) income:

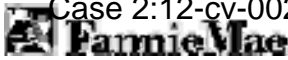
Occupant's Name :	Occupation :	Social Security No.	Gross Pay Per Month \$
Employer's Name and Address :			Employer's Telephone No.
Spouse's Name :	Occupation:	Social Security No.	Gross Pay Per Month \$
Employer's Name and Address :			Employer's Telephone No.
Names and Social Security Nos. of all Other Household Members 6yrs. Or older:			
Other Family Income (explain):		Other Sources of Income (if any):	

Obligations (list all obligations including car loans, installment payments, and credit cards)

Creditor's Name	Address (include city, State & zip code):	Present Balance	Monthly Payment
		\$	\$

You have my(our) permission to contact any of the above for verification purposes.

Occupant's Signature :	Spouse's Signature :	Date :
X	X	



# Request for Verification of Employment

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

**Instructions:** **Lender** – Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.  
**Employer** – Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.  
**The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.**

## Part I – Request

1. To (Name and address of employer)	2. From (Name and address of lender)
--------------------------------------	--------------------------------------

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title	5. Date	6. Lender's Number (Optional)
------------------------	----------	---------	-------------------------------

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number)	8. Signature of Applicant
---	---------------------------

## Part II – Verification of Present Employment

9. Applicant's Date of Employment	10. Present Position	11. Probability of Continued Employment
-----------------------------------	----------------------	---

12A. Current <b>Gross</b> Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Other (Specify) \$ _____ <input type="checkbox"/> Weekly	13. For Military Personnel Only Pay Grade _____ Type _____ Monthly Amount _____ Base Pay \$ _____	14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No				
12B. <b>Gross</b> Earnings						
Type	Year to Date	Past Year 19__	Past Year 19__	Rations	\$ _____	15. If paid hourly – average hours per week _____  16. Date of applicant's next pay increase _____  17. Projected amount of next pay increase _____  18. Date of applicant's last pay increase _____  19. Amount of last pay increase _____
Base Pay	Thru ____ 19__	\$ _____	\$ _____	Flight or Hazzard	\$ _____	
Overtime	\$ _____	\$ _____	\$ _____	Clothing	\$ _____	
Commissions	\$ _____	\$ _____	\$ _____	Quarters	\$ _____	
Bonus	\$ _____	\$ _____	\$ _____	Pro Pay	\$ _____	
Total	\$ _____	\$ _____	\$ _____	Overseas or Combat	\$ _____	
				Variable Housing Allowance	\$ _____	

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

## Part III – Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week) Base _____ Overtime _____ Commissions _____ Bonus _____
22. Date Terminated	
24. Reason for Leaving	25. Position Held

**Part IV – Authorized Signature** - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or The HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	

(Attachment No. 4 to Mortgagee's Notice of Pending Acquisition)

#### TEMPORARY NATURE OF CONTINUED OCCUPANCY

This is to advise you that occupancy of HUD-owned property is not permanent but is only temporary in all cases and is subject to termination to facilitate preparing the property for sale and completing its sale. Temporary means that your lease arrangement with HUD is subject to termination at the convenience of the government upon 30 day's notice. You should not view your living in the property as a permanent or long-term arrangement. It is HUD's policy to ask you to vacate the property and, if necessary, take appropriate eviction action for the following causes:

1. Failure to execute the lease
2. Failure to pay the required rent, including the initial payment at the time of execution of the lease.
3. Failure to comply with the terms of the lease.
4. Failure to allow access to the property to accomplish necessary repairs, inspect the property, or allow real estate brokers to show the property to a prospective purchaser.
5. Preparation of the property for sale.
6. Assignment of the property by the Field Office to a different use or program.